

NOTICE: PURSUANT TO INDIANA CODE TITLE 24, ARTICLE 4.5, AN ENTITY ORIGINATING CONSUMER CREDIT, AS DEFINED, IS REQUIRED TO PAY, OR ENSURE THE PAYMENT OF, A FEE TO THE DEPARTMENT OF FINANCIAL INSTITUTIONS (DFI) BASED ON THE VOLUME OF CREDIT INITIATED DURING THE PRIOR CALENDAR YEAR.



**CREDITOR'S NOTIFICATION
RETURN**

State Form 70 (R8/9-03)
Approved by State Board of Accounts 1997

**State Of Indiana
Department of Financial Institutions
30 South Meridian Street, Suite 3000
Indianapolis, IN 46204
(317) 232-3955, (800) 382-4880**

Licd # _____ DFID # _____
Invoice # _____ Check# _____
Amt. Paid _____ Bal Due _____
Refund _____ War. # _____

Due Date January 31, 2004

**Reporting Period: January 1 through
December 31**

Name of Company / Doing Business As

Street Address

City, State, and Zip Code

County

Business Telephone Number

Fax Number

Line 1. Consumer Loans \$ _____
Line 2. Revolving Loans / Lines of Credit \$ _____
Line 3. Consumer Credit Sales \$ _____
Line 4. Consumer Leases \$ _____
Line 5. Seller Credit Cards or Open End Credit \$ _____
Line 6. Total Gross Volume \$ _____
No fee is due if gross is less than \$100,000
Line 7. Deduct \$100,000 from gross Volume Less \$100,000
Line 8. Total Net Volume \$ _____
Line 9. Preprinted Fee \$ _____ x \$16.00
Line 10. Fee \$ _____

I affirm that the volume figures reported are true and accurate and affirm that, the best of my knowledge, any assigned volume excluded from this figure was assigned to entities that are registered with and pay appropriate volume fees to the Department of Financial Institutions

Name (Typed or Printed)

Signature

Title

Date

***NOTE: IF LINE 6 (TOTAL GROSS VOLUME) IS ZERO AND YOU HAVE NO ASSIGNMENTS (PAGE 3 OR 4)
PLEASE GIVE AN EXPLANATION WHY NO CONSUMER CREDIT FOR THE YEAR**

USE SPACE BELOW TO INDICATE CHANGES OR ADDITIONS NEEDED TO CORRECT PREPRINTED INFORMATION.

NAME OF BUSINESS

MAILING ADDRESS OF BUSINESS

CITY

STATE

ZIP

TELEPHONE NUMBER

FAX

NAME OF CONTACT PERSON:

TITLE:

PHONE:

COMMENTS AND EXPLANATIONS

PLEASE RETURN THE ORIGINAL FORM TO DFI AND KEEP A COPY FOR YOUR RECORDS

LINE 1: Consumer loans are loans made by a person regularly engaged in the business of making loans in which the debt is primarily for a personal, family, or household purpose, either the debt is by written agreement payable in more than four installments or a finance charge is made; and either the principal does not exceed \$50,000 or the debt is secured by personal property used or expected to be used as the principal dwelling of the debtor. A "Loan License" is required if you have an Indiana location or the loan is closed in Indiana by your agent, unless you are a "supervised financial organization" as defined in I.C. 24-4.5-1-301(20).

LINE 2: Revolving loans mean arrangements between a lender and a debtor where a loan finance charge is computed on the outstanding unpaid balances of the debtor's account from time to time and the debtor has the privilege of paying the balance in installments. This would include "lines of credit," issuance of major credit cards, etc.

LINE 3: Consumer credit sales are sales of goods, services, or an interest in land in which the credit is granted by a person who regularly engages as a seller in credit transactions. The goods, services, or interest in land are purchased primarily for a personal, family, or household purpose, either the debt is by written agreement payable in more than four installments or a credit service charge is made. With respect to a sale of good or services, either the amount financed does not exceed \$50,000 or the debt is secured by personal property used or expected to be used as the principal dwelling of the buyer.

LINE 4: Consumer leases to be reported are those in which the amount payable under the lease does not exceed \$50,000 and which is for a contracted term exceeding four months and is for a personal, family, or household purpose.

LINE 5: Seller credit cards or open end credit means an arrangement which gives to a buyer or lessee the privilege of using a credit card, letter of credit, or other credit confirmation or identification for the purpose of purchasing or leasing goods or services from that person, a person related to that person, or from that person and any other person and is for a personal, family, or household purpose. These are reportable if you are the "Creditor" in the transaction as defined in I.C. 24-4.5-1-301 (8).

NOTE: Reportable amounts are original unpaid balances of consumer transactions or new monies advanced in 2003. A refinancing of a sale, lease, or loan is reportable to the extent of the increase in the customer's obligation.

*******ASSIGNMENTS*******

Pursuant to I.C. 24-4.5, an entity originating consumer credit, as defined, is required to pay, or ensure the payment of, a fee to the DFI based on the volume of credit initiated during the prior calendar year.

A. Your company (assignor) may originate credit agreements and assign (sell) that credit to another company (assignee). If the assignee company pays the fee associated with that credit, you need not pay the fee. In this case, the volume indicated on the reverse side of this form should be net of this assigned amount.



It is the responsibility of your company to determine conclusively that the assignee company pays the appropriate volume fee associated with credit your company assigns.

B. If your company accepts the assignment of credit agreements from an initiating entity, and your company agrees to pay the volume fee associated with the assigned credit, this volume should be reflected in your company's volume total. Even though your company may agree to pay the volume fee associated with assigned credit it accepts, your company should ensure that the originator of the credit is registered with the DFI.

The volume indicated on the reverse side of this form is subject to verification through the Department's on-site examination process. Your company will be required to reconcile this figure to its annual, overall volume figures.

*******EXCLUSIONS*******

NOTE: See I.C. 24-4.5-1-202 for additional information regarding exclusions.

1. Credit primarily for a business, commercial or an agricultural purpose.
2. FIRST lien mortgages and contracts which involve land.
3. Consumer credit transactions in excess of \$50,000 not secured by an interest in land or personal property used as principal dwelling of the debtor.
4. Extensions of credit to government or governmental agencies or instrumentality.
5. Loans made, insured or guaranteed under a program authorized by Title IV of the Higher Education Act of 1965.
6. If you are not deemed "regularly engaged." You are "regularly engaged" if you transact more than five mortgages, other than first lien; or more than 25 other consumer credit transactions in a year.

*******INFORMATION FOR COMPLETION OF RETURN*******

A. Make your check payable to the Department of Financial Institutions and mail to the following address:

**Department of Financial Institutions
30 South Meridian Street, Suite 300
Indianapolis, IN 46204**

B. Make a copy of this form for your record retention and the Department's examination review. Your copy of this form and canceled check will serve as your receipt.

C. The Creditor's Notification Return must be completed and returned **on or before January 31**.

D. Out-of-State companies granting consumer credit to Indiana consumers are required to file under the IUCCC if:

1. They have an Indiana location or the sale, lease, or loan is closed in Indiana by their agent.
2. If assignments are taken and direct collections are undertaken at a location in Indiana on sales, leases, or loans.

E. A bank who has their principal place of business in Indiana or a branch as defined in I.C. 28-1-17-6 must comply with the provisions of I.C. 28-2-17-23(F) and I.C. 24-4.5-6-201 through 6-203. These sections require the reporting of consumer credit volume excluding first lien mortgages.

F. You may contact the Indiana Department of Financial Institutions at the following numbers:

TELEPHONE: (317) 232-3955

(800) 382-4880

FAX: (317) 232 7655

E-Mail vstowers@dfi.state.in.us

Name of Company / Doing Business As	
Street Address	
City, State, and Zip Code	LicID Number

ASSIGNOR PAGE
INDIANA CONSUMER CREDIT TRANSACTIONS ASSIGNED TO FINANCIAL INSTITUTIONS

- A. REPORT ALL THE COMPANIES TO WHICH YOU ASSIGNED/SOLD INDIANA CONSUMER CREDIT TRANSACTION IN THE YEAR 2003. LIST THEIR NAMES, COMPLETE ADDRESS, AND THE ORIGINAL AMOUNT FINANCED.**
- B. THESE ARE CONSUMER SALES, LEASES, OR LOANS OTHER THAN FIRST LIEN MORTGAGES.**
- C. COMPLETE THIS REPORT AND RETURN WITH THE CREDITOR'S NOTIFICATION RETURN.**
 ATTACH A SEPARATE SHEET, IF NECESSARY.

1. NAME:	ADDRESS:		
CITY:	STATE:	ZIP:	AMOUNT SOLD \$
2. NAME:	ADDRESS:		
CITY:	STATE:	ZIP:	AMOUNT SOLD \$
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CITY:	STATE:	ZIP:	AMOUNT SOLD \$
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7. NAME:	ADDRESS:		
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8. NAME:	ADDRESS:		
CITY:	STATE:	ZIP:	AMOUNT SOLD \$

Name of Company / Doing Business As	
Street Address	
City, State, and Zip Code	LicID Number

ASSIGNEE PAGE
INDIANA CONSUMER CREDIT ACCEPTED ASSIGNMENTS

- A. REPORT ONLY THE COMPANIES FROM WHOM YOU ACCEPTED ASSIGNMENTS IN THE 2003. LIST THEIR NAMES, COMPLETE ADDRESS, AND THE ORIGINAL AMOUNT FINANCED.**
- B. THESE ARE CONSUMER SALES, LEASES, OR LOANS OTHER THAN FIRST LIEN MORTGAGES.**
- C. COMPLETE THIS REPORT AND RETURN WITH THE CREDITOR'S NOTIFICATION RETURN. ATTACH A SEPARATE SHEET, IF NECESSARY.**

1. NAME:	ADDRESS:		
CITY:	STATE:	ZIP:	AMOUNT SOLD \$
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CITY:	STATE:	ZIP:	AMOUNT SOLD \$
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7. NAME:	ADDRESS:		
CITY:	STATE:	ZIP:	AMOUNT SOLD \$
8. NAME:	ADDRESS:		
CITY:	STATE:	ZIP:	AMOUNT SOLD \$

Name of Company / Doing Business As	
Street Address	
City, State, and Zip Code	LicID Number

**PLEASE PROVIDE COMPLETE ADDRESS OF ALL INDIANA LOCATIONS / BRANCHES.
ATTACH A SEPARATE SHEET, IF NEEDED.**

INDIANA CODE 24-4.5-6-202(d)(2) requires annual notice of address of all offices or retail stores in Indiana at which consumer credit sales, consumer leases, or consumer loans are made. If your consumer credit transactions are consummated at the following locations, do not include that location's address: (a) title companies, (b) attorneys' offices, (c) stand alone administrative offices, (d) solicitation.

ADDRESS	CITY	ZIP	TELEPHONE
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